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Analysis of factors that influence students in using Islamic mobile banking

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Abstract

The study aims to analyze factors that influence the decision of students to use Islamic mobile banking services. In this study, 180 respondents were collected through purposive sampling with criteria that have used or are currently using mobile banks, respondents answered an online survey through Google Forms as the main data collection. The method for analyzing gathered data in this study uses Multiple Linear Regression. The findings show that the factors of Performance Expectancy, Social Influence, and Islamic financial literacy have a positive influence while Risk Vibe has a negative influence. These four variables are significant to the decision to use Islamic mobile banking. These four factors can explain about 57.2% of the intention decision to use Islamic mobile banking services. These findings imply that these factors need to be considered by customers and banks. Islamic banking must continue to strive for security, data confidentiality, and customer trust in more creative, comfortable, and effective mobile banking service features and systems so that customers still feel their decision to use Islamic mobile banking services is correct.

Keywords: Performance Expectancy, Vibe Risk, Social Influence, Islamic Financial Literacy

JEL Classification: (G02,G20,Z12)

1. PENDAHULUAN

In the period from 2022 to 2023, both Islamic and conventional banks in Indonesia saw significant growth in their total assets. Islamic banks experienced an increase in assets from IDR 443 billion in January 2022 to IDR 550 billion in October 2023, with a fluctuating growth rate between 10% and 21%. Concurrently, conventional banks also saw their assets grow, rising from around IDR 10 trillion to IDR 11 trillion, with a growth rate varying between 5% and 9%. Despite the higher percentage growth of Islamic banks, the actual value of conventional bank assets was about 20 times larger, indicating the continued market dominance of conventional banks in terms of total assets. His growth in the banking sector coincides with a surge in digital banking transactions in Indonesia. According to data from Bank Indonesia (BI), these transactions are projected to reach IDR 4,264.8 trillion, or approximately IDR 4.3 quadrillion, by April 2023. This value encompasses various types of digital banking transactions, including online, SMS/mobile, and telephone banking, based on the classification by the Otoritas Jasa Keuangan (OJK). The projection is based on a five-year average from January 2018 to April 2023. This suggests that the growth in total assets of both Islamic and conventional banks may be linked to the rise in digital banking transactions in the country. Simultaneously, the development of information technology has revolutionized various sectors, including banking. A notable trend is the increasing use of mobile banking in Indonesia, with leading banks such as BNI, BRI, BCA, Mandiri, BSI, and BCA Syariah reporting a steady rise in mobile banking users Figure 1. 1. This trend is not confined to conventional banks; Islamic banks in Indonesia are also witnessing significant growth. However, despite the higher growth rate of Islamic banks, there remains a substantial gap in the number of customers using mobile banking services between traditional and Islamic banks. This

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